

6. Disposition of conventional home purchase loan applications, by characteristics of applicant, 1996

Percentage distribution by number of applications

Applicant characteristic	Type of disposition				
	Approved	Denied	Withdrawn	File closed	Total
<i>Race or ethnic group</i>					
American Indian/ Alaskan Native .....	43.5	50.2	5.6	.7	100
Asian/Pacific Islander ..	75.0	13.8	9.4	1.8	100
Black .....	44.1	48.8	6.0	1.1	100
Hispanic .....	56.1	34.4	8.0	1.5	100
White .....	68.8	24.1	6.2	.9	100
Other .....	61.3	30.0	7.2	1.5	100
Joint (white/minority) ..	60.3	32.3	6.5	.9	100
<i>Income (percentage of MSA median)<sup>1</sup></i>					
Less than 80 .....	59.1	34.2	5.7	.9	100
80–99 .....	71.8	20.5	6.6	1.0	100
100–119 .....	76.3	15.8	6.9	1.0	100
120 or more .....	81.6	9.8	7.4	1.1	100

1. MSA median is median family income of the metropolitan statistical area in which the property related to the loan is located.

SOURCE. FFIEC, Home Mortgage Disclosure Act data.